Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identifi	he name that is on your nment-issued picture cation (for example, river's license or	Tiffany First name M	First name
passpo	ort).	Middle name Moye	Middle name
identifi	our picture cation to your meeting e trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - 8718	XXX - XX
Individ	er or federal dual Taxpayer	OR	OR
identif	ication number	9 xx - xx	9 xx - xx

Case 17-17224 Entered 06/05/17 15:23:19 Desc Main Doc 1 Filed 06/05/17 Page 2 of 66

Document Moye Tiffany Μ Debtor 1 Case Number (if known) _ Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers		I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
	domy sucmoss do names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		17530 Chestnut Ave Number Street	Number Street
		Country Club Hills IL 60478 City State ZIP Code	City State ZIP Code
		COOK	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

Case 17-17224 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Doc 1 Page 3 of 66

Document Moye Tiffany М Debtor 1 Case Number (if known) _ Last Name

Pa	Tell the Court About Your	Bankruptcy C	ase			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13				
8.	How you will pay the fee	local of yourse submit with a linear Applica I request By law less the pay the	Il pay the entire fee when I file my petition. Please check with the clerk's office in your all court for more details about how you may pay. Typically, if you are paying the fee reself, you may pay with cash, cashier's check, or money order. If your attorney is mitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address. Led to pay the fee in installments. If you choose this option, sign and attach the elication for Individuals to Pay The Filing Fee in Installments (Official Form 103A). Lequest that my fee be waived (You may request this option only if you are filing for Chapter 7. aw, a judge may, but is not required to, waive your fee, and may do so only if your income is than 150% of the official poverty line that applies to your family size and you are unable to the fee in installments). If you choose this option, you must fill out the Application to Have the lapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.			
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District None District None District		When	Case Number MM / DD / YYYY Case Number MM / DD / YYYY Case Number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District		When _	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known MM / DD / YYYY
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. Go to lii Yes. Fill out	ne 12.		nent against you and do you want to stay in your Eviction Judgment Against You (Form 101A) and file it with

Debto	T: 66	7-17224 м	Doc	1 Filed 06/05/1 Document	
Doblo	First Name		dle Name	Last Name	
Par	2:	. A Bi	- V 0	Cala Buandatan	
rai	Report About	t Any Businesse	s tou Own	as a Sole Proprietor	
12.	Are you a sole pro of any full- or part business?	-time	■ No. □ Yes.	Go to Part 4. Name and location of busin	iness
	A sole proprietorship business you operate individual, and is not separate legal entity	e as an a such as		Name of business, if any	
	a corporation, partne LLC. If you have more that sole proprietorship, u separate sheed and a to this potition.	n one ise a		Number Street	
	to this petition.				
				City	State Zip Code
				Check the appropriate box	x to describe your business:
				☐ Health Care Busines	ss (as defined in 11 U.S.C. § 101(27A))
				☐ Single Asset Real Es	state (as defined in 11 U.S.C. § 101(51B))
				☐ Stockbroker (as defin	ned in 11 U.S.C. § 101(53A))
				☐ Commodity Broker (a	as defined in 11 U.S.C. § 101(6))
				■ None of the above	
13.	Are you filing und Chapter 11 of the Bankruptcy Code are you a <i>small bu</i> <i>debtor</i> ? For a definition of <i>sm</i> <i>business debtor</i> , see 11 U.S.C. § 101(51D	and usiness	appropriate balance she documents No. I No. I ti Yes. I	e deadlines. If you indicate theet, statement of operation is do not exist, follow the proarm not filing under Chapter am filing under Chapter 11, the Bankruptcy Code.	e court must know whether you are a small business debtor so that it can set that you are a small business debtor, you must attach your most recent ns, cash-flow statement, and federal income tax return or if any of these occdure in 11 U.S.C. § 1116(1)(B). r 11. , but I am NOT a small business debtor according to the definition in and I am a small business debtor according to the definition in the
Par	t 4: Report if You	Own or Have A	ny Hazard	ous Property or Any Property	y That Needs Immediate Attention
14.	Do you own or have property that pose alleged to pose a	es or is	No.	What is the hazard?	
	of imminent and indentifiable hazar public health or sa	rd to		_	
	Or do you own an property that need immediate attention. For example, do you perishable goods, or that must be fed, or at that needs urgent region.	ds on? own livestock a building	ı	If immediate attention is nee	eded, why is it needed?
			,	Where is the property?Nu	lumber Street

City

State

ZIP Code

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Page 5 of 66

Debtor 1

Tiffany

Document

Case Number (if known) _

Part 5:

Explain Your Efforts to

M

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	☐I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

duty in a military combat zone.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

duty in a military combat zone.

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main

Debtor 1 Tiffany M Moye Page 6 of 66

Case Number (if known)

	First Name	Middle Name Last I	Name			
Pa	rt 6: Answer These Question	ns for Reporting Purposes				
16.	What kind of debts do you have?	as "incurred by an indivi	arily consumer debts? Consumer debts are idual primarily for a personal, family, or househout arily business debts? Business debts are don't investment or through the operation of the busyou owe that are not consumer debts or business.	ebts that you incurred to obtain siness or investment.		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be		Yes. I am filing under C	ler Chapter 7. Go to line 18. Chapter 7. Do you estimate that after any exempenses are paid that funds will be available to dis			
	available for distribution to unsecured creditors?					
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Pa	rt 7: Sign Below					
For	you	correct. If I have chosen to file under (and I declare under penalty of perjury that the inchange of the control of the co	gible, under Chapter 7, 11,12, or 13		
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
		I request relief in accordance	with the chapter of title 11, United States Code,	, specified in this petition.		
		_	statement, concealing property, or obtaining more esult in fines up to \$250,000, or imprisonment fo 9, and 3571.			
		/s/ Tiffany M Moye Signature of Debtor 1		gnature of Debtor 2		
		Executed on05/30/2	2017 Ex	ecuted on		

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 7 of 66

Debtor 1	Tiffany	M	Moye	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Tarek Muhammad Khalil	Date	Date: 06/02/2017	
Signature of Attorney for Debtor	Date	MM / DD / YYYY	_
Tarek Muhammad Khalil			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
Chicago	·-		
City	State	ZIP Code	
		ZIP Code	
	State	ZIP Code dressndil@geracilaw	.com
City Contact Phone 312-332-1800	State Email ad		.com
City 242 222 4000	State		.com

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 8 of 66

Fill in this in	formation to ident	ify your case:	
Debtor 1	Tiffany	M	Moye
	First Name	Middle Name	Last Name
Debtor 2	-		· · · · · · · · · · · · · · · · · · ·
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	f_ILLINOIS_ (State)
Case Number (If known)	r		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$ 0
1ь. Сору	/ line 62, Total personal property, from Schedule A/B	\$ 20,175
1с. Сору	v line 63, Total of all property on Schedule A/B	\$ 20,175
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$22,212
3а. Сору	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u> \$33,172
3b. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,342.56
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$1,690.00

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Page 9 of 66

Document Tiffany М Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records						
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
Your famil	 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 						
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$3,022.6							
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Fart 4 of Schedule E/F, copy the following:	Total claim					
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Stude	ent loans. (Copy line 6f.)	\$_2,029.00					
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) $$0.00$							
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$\\ 0.00							
9g. Tota l	I. Add lines 9a through 9f.	\$_2,029.00					

Fill in this inf	ormation to identify yo			Entered 06/05/17 0 of 66	15:23:19	Desc N	⁄lain	
Debtor 1	Tiffany	М	Moye					
DODIOI 1	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States I	Bankruptcy Court for the : _	NORTHERN Dis	trict of <u>ILLINOIS</u>					
Case Number	. , _		(State)			С	neck if this	s is an
(If known)						ar	nended fil	ing
Official Fo	orm 106A/B							
chedul	e A/B: Propei	rty						12/15
sponsible for ages, write you	supplying correct infor ur name and case numb describe Each Residence	mation. If more sper (if known). Ans	d accurate as possible. If two ma pace is needed, attach a separat swer every question. Other Real Esate You Own or Hav in any residence, building, land,	e sheet to this form. On the t		=		
Yes.	Describe	vou own for all of	vous entrice fre Port 1 includin	a any ontrina for page				
		-	your entries fro Part 1, includin					\$0.00
Part 2:	escribe Your Vehicles							,,,,,,,
No. Yes.	, trucks, tractors, sport Describe		•					
	ake: odel:	Mitsubishi Galant	Who has an interest in the purpose of the Debtor 1 only	oroperty? Check one.	Do not deduct set the amount of an	ny secured cla	ims on Sche	edule D:
Y	ear:	2006	Debtor 2 only		Creditors Who F		Current va	
Α	pproximate Mileage:	150,000	Debtor 1 and Debtor 2 only At least one of the debtors		entire property	?	portion yo	u own?
0	ther information:				\$	3,475.00	\$	3,475.00
I	006 Mitsubishi Galant w 50,000 miles.	ith over	Check if this is commu	nity property (see				
M	ake:	Chevrolet	Who has an interest in the p	property? Check one.	Do not deduct se	ecured claims	or exemption	ns. Put
M	odel:	Impala	Debtor 1 only		the amount of an	•		
Y	ear:	2014	Debtor 2 only Debtor 1 and Debtor 2 only	,	Current value	of the	Current va	lue of the
Α	pproximate Mileage:	75,000	At least one of the debtors		entire property	?	portion yo	u own?
0	ther information:				\$1	3,900.00	\$	13,900.00
I	014 Chevrolet Impala wi niles	ith over 75,000	Check if this is commu instructions)	nity property (see				
No. Yes.	Boats, trailers, motors, person	onal watercraft, fishir	recreational vehicles, other vehing vessels, snowmobiles, motorcycle a your entries fro Part 2, including	accessories				\$ 17,375.00

Debtor 1

Case 17-17224 Tiffany

Describe.....

books, CDs, DVDs & Family Photos

for Part 3. Write that number here

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

Doc 1

Filed 06/05/17 Entered 06/05/17 15:23:19

— Document Page 11 of 66 Chamber (if known)

Desc Main

\$50

50.00

\$2,600.00

First Name **Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Yes. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$1,400 1,400.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... \$700 Flat screen TV, computer, printer, music collection, cell phone 700.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. 'es Describe..... Everyday clothes \$250 250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry \$200 200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No.

Debtor 1

Tiffany

Case 17-17224

Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19

Document Page 12 of 66 Photographic Page 12 of 66 Phot

Desc Main

First Name

Describe Your Financial Assets

Do	you own or h	have any lega	or equitable interest in any of	the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash				
	Examples: M No.	loney you have i	n your wallet, in your home, in a safe	deposit box, and on hand when you file your petition	
	Yes.	Describe			\$ 0.00
17.	•	hecking, savings	s, or other financial accounts; certifica If you have multiple accounts with the	ates of deposit; shares in credit unions, brokerage houses, e same institution, list each.	•
	No.				
	Yes.	Describe	Account Type: Checking Account	Institution name: TCF	\$200.00
					\$\$
18.		-	bublicly traded stocks tment accounts with brokerage firms,	, money market accounts	
	Yes.	Describe	Institution or issuer name:		
19.	<u>—</u>		and interests in incorporated	and unincorporated businesses, including an interest in	\$0.00
	No.				
	Yes.	Describe	Name of Entity and Percent of	Ownership:	\$ 0.00
20.	Negotiable in	struments includ	-	and non-negotiable instruments , promissory notes, and money orders. eone by signing or delivering them.	\$ <u> </u>
		Describe	Issuer name:		\$ 0.00
21.	Retirement	or pension ac	counts		
	Examples: In No.	iterests in IRA, E	RISA, Keogh, 401(k), 403(b), thrift sa	avings accounts, or other pension or profit-sharing plans	
	Yes.	Describe	Type of account and Institution	name:	
			401(k) or similar plan	Employer	\$Unknown
					\$ <u> </u>
22.		posits and pre of all unused dep	• •	continue service or use from a company	
	Examples: Ag	greements with I	andlords, prepaid rent, public utilities	(electric, gas, water), telecommunications	
	Yes.	Describe	Institution name or individual:		\$ 0.00
23.		Contract for	a periodic payment of money to	o you, either for life or for a number of years)	\$ <u>0.0</u> 0
	No. Yes.	Describe	Issuer name and description:		
24.	26 U.S.C. §§		IRA, in an account in a qualified (b), and 529(b)(1).	d ABLE program, or under a qualified state tuition program.	\$ <u> </u>
	No. Yes.	Describe	Institution name and description	n. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.		table or future	e interests in property (other th	an anything listed in line 1), and rights or powers	\$0.00
	No.	Door-it-			
	Yes.	Describe			\$0.00
26.			emarks, trade secrets, and othe ames, websites, proceeds from royali		
	Πvas	Describe			

0.00

Schedule A/B: Property

27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No.		
Yes. Describe	\$	0.00
Money or property owed to you?	Current value of the portion you own? Do not deduct secured claor exemptions	aims
28. Tax refunds owed to you No. Yes. Describe	\$	<u>0.0</u> 0
29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Yes. Describe	1	
30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No.	\$	0.00
Yes. Describe 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	\$	0.00
No. Company Name & Beneficiary: Yes. Describe Whole Life insurance w/All State, no cash value, non-depedent is beneficiary. \$0	\$	0.00
32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe	1	
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No.	\$	0.00
Yes. Describe 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights	\$	0.00
No. Yes. Describe 35. Any financial assets you did not already list	\$	0.00
No. Yes. Describe	\$	0.00
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here	\$2	200.00
37. Do you own or have any legal or equitable interest in any business-related property? No. Yes.		
	Current value of the portion you own? Do not deduct secured cl or exemptions	aims

Debtor 1 Tiffany Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 14 of 66

38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Describe..... Yes. 0.00 Debtor 1 Tiffany Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Plate Name Page 15 of 66

51. Any farm- and commercial fishing-related property you did not already list No.		
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for Part 6. Write that number here		\$0.00
Describe All Property You Own or Have an Interest in That You Did Not	t List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	e>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 17,375.00	
57. Part 3: Total personal and household items, line 15	\$ 2,600.00	
58. Part 4: Total financial assets, line 36	\$ 200.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 20,175.00	\$ 20,175.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$20,175.00
		\$20,170.00

Official Form 106A/B Record # 745557 Schedule A/B: Property Page 6 of 6

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main

Fill in this information to identify your case:				
Debtor 1	Tiffany	M	Moye	
	First Name	Middle Name	Last Name	
Debtor 2	-			
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	he: <u>NORTHERN</u> District of _	ILLINOIS (State)	
Case Number	г			
(If known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	t .		
Which set of exc	emptions are you claiming? Chec	k one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any property	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief	2006 Mitsubishi Galant with over	2.475	□- 2.07 <i>E</i>	735 ILCS 5/12-1001(c) - \$2,400.00
description:	150,000 miles.	\$_3,475	\$3,875	735 ILCS 5/12-1001(b) - \$1,475.00
Line from	02		100% of fair market value, up to	
Schedule A/B:	03		any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ 1,400	\ \\$	735 ILCS 5/12-1001(b) - \$1,400.00
description.	able a charle, bedroom set	φ	ω φ	
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
			any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ 700	_ \$	735 ILCS 5/12-1001(b) - \$700.00
•		-	_	
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief	Everyday clothes		. , , , , ,	735 ILCS 5/12-1001(a),(e) - \$250.00
description:		\$_250	 \$	7.00 12.00 0.12 100 1(0),(0) \$\frac{1}{2}200.00
Line from			100% of fair market value, up to	
Schedule A/B:	11		any applicable statutory limit	
official Form 106C	Record # 745557	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

 Case 17-17224
 Doc 1
 Filed 06/05/17
 Entered 06/05/17 15:23:19
 Desc Main

 ny
 M
 Document
 Page 17 of 66 case Number (if known)
 P

Tiffany Debtor 1 Middle Name

Record # 745557

Official Form 106C

Page 2 of 2

e from hedule A/B: 12 ef books scription: Photo he from hedule A/B: 14	s, CDs, DVDs & Family	Copy the value from Schedule A/B \$ 200	Check only one box for each exemption \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to	735 ILCS 5/12-1001(b) - \$200.00 735 ILCS 5/12-1001(a) - \$50.00
scription: the from thedule A/B: ef books scription: Photo the from thedule A/B: 14 ef Chec	s, CDs, DVDs & Family		100% of fair market value, up to any applicable statutory limit	
ef books Photo pho	s, CDs, DVDs & Family	\$ <u>50</u>	any applicable statutory limit	735 ILCS 5/12-1001(a) - \$50.00
scription: Photo p	os	\$ <u>50</u>		735 ILCS 5/12-1001(a) - \$50.00
hedule A/B: 14 ef Chec	king Account, TCF, 200.00		100% of fair market value, up to	
	king Account, TCF, 200.00		any applicable statutory limit	
		\$_ 200	\$	735 ILCS 5/12-1001(b) - \$200.00
ne from hedule A/B: 17			100% of fair market value, up to any applicable statutory limit	
ef 401(k scription: 0.00	x) or similar plan, Employer,	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
e from hedule A/B: 21			100% of fair market value, up to any applicable statutory limit	
scription: no ca	e Life insurance w/All State, sh value, non-depedent is ficiary.	\$_0	\$	735 ILCS 5/12-1001(b) - \$0.00
te from hedule A/B: 31	ilciai y.		100% of fair market value, up to any applicable statutory limit	
No.	on 4/01/16 and every 3 years re the property covered by the		or after the date of adjustment .) s before you filed this case?	

Schedule C: The Property You Claim as Exempt

Fill in this in	Caso 1	7 17224 Do	oc 1	Entor	ed 06/05/17 8 of 66	7 15:23:19	Desc Main	
Debtor 1	Tiffany First Name	M Middle Name	Moye	_				
Debtor 2				_				
(Spouse, if filing)	First Name Bankruptov Court t	Middle Name or the: NORTHERN	Last Name					
Case Number		or the . <u>HORTHERIA</u>	(State)				Check if thi	
Official F	orm 106D						amended fi	ling
		='	e Claims Secured by	Propert	·V			12/15
nformation. If ridditional page 1. Do any cre No. Ch Yes. Fil	nore space is no s, write your nan ditors have clair eck this box and I in all of the info	eded, copy the Addit me and case number ms secured by your p submit this form to the rmation below.	,	entries, and	attach it to this fo	rm. On the top of a	ny	
Part 1:	List All Secured C	claims				Column A	Column A	Column C
for each cl	aim. If more tha	n one creditor has a pa	an one secured claim, list the cred articular claim, list the other creditoral al order according to the creditors	ors in Part 2.	y	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2.1 ALLY F	inancial		Describe the property that sec	ures the claim	:	<u>\$ 22,212.00</u>	\$ 13,900.00	\$ <u>8,312.00</u>
Creditor's 200 Rer Number	Name naissance Ctr Street		2014 Chevrolet Impala with ov	ver 75,000 mi	les			
Debtor Debtor At least Check commo	2 only 1 and Debtor 2 only one of the debtors if this claim relationity debt was incurred List Others to Be only if you have o t from you for a d or for any of the desired on the desired	and another es to a 2014-01-11 Notified for a Debt Thatthers to be notified about the source of th	As of the date you file, the clai Contingent Unliquidated Disputed Nature of Lien. Check all that ap An agreement you made (such car loan) Statutory lien (such as tax lien Judgment lien from a lawsuit Other (including a right to offset Last 4 digits of account number of You Already Listed out your bankruptcy for a debt that ne else, list the creditor in Part 1, allert 1, list the additional creditors	oply. h as mortgage of the set of	or secured n) sted in Part 1. For e	here. Similarly, if yo	ou have more	

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 22,212.00

		Caso 17 17224	Doc 1	Filad 06/05/17	Entered 06/05/17 15:23:	19 D	esc Mai	n
Fill	in this inf	formation to identify your cas	se:		9 of 66			
De	btor 1	Tiffany	М	Moye				
		First Name	Middle Name	Last Name				
	btor 2	Floribles	Middle North	LashNama				
(Sp	ouse, if filing)	First Name	Middle Name	Last Name				
Un	ited States I	Bankruptcy Court for the : <u>NOR</u>	THERN District	of <u>ILLINOIS</u> (State)			П.,	
	se Number known)							if this is an
		100F/F					amend	ded filing
וווכ	ciai Fo	orm 106E/F						
<u>ìch</u>	<u>edule</u>	E/F: Creditors Wh	<u>o Have U</u>	nsecured Claims				12/15
ist th I/B: F redite eede op of	e other pa Property (Cors with pa d, copy th any additi	arty to any executory contrac Official Form 106A/B) and on artially secured claims that a	cts or unexpired Schedule G: Ex are listed in Sch umber the entrice and case num	I leases that could result in a xecutory Contracts and Unex redule D: Creditors Who Have es in the boxes on the left. Att	and Part 2 for creditors with NONPRIOF claim. Also list executory contracts on oired Leases (Official Form 106G). Do n Claims Secured by Property. If more s ach the Continuation Page to this page	S <i>chedule</i> ot include pace is		
1. D	o anv cred	litors have priority unsecure	d claims agains	st vou?				
	_	to Part 2.		,				
Ē	=							
e n u	ach claim I onpriority a nsecured o	listed, identify what type of cla amounts. As much as possible claims, fill out the Continuation	im it is. If a clair e, list the claims n Page of Part 1	n has both priority and nonprior in alphabetical order according	cured claim, list the creditor separately for rity amounts, list that claim here and show to the creditor's name. If you have more is a particular claim, list the other creditor	w both prior than two p	ity and	
(.	o. a op.	andion of oddin type of oldinit,			Total	claim	Priority	Nonpriority
		ist All of Your NONPRIORITY U	l d Olaim	_			amount	amount
Pa	rt 2:	ist All of Your NONPRIORITY O	Jnsecured Claim	5				
3. D	,	litors have nonpriority unsec	_	-				
L		u have nothing to report in this	s part. Submit th	nis form to the court with your o	ther schedules.			
4 1	Yes.	our nonpriority uncourred ol	aima in tha alah	annotical arder of the araditor	who holds each claim. If a creditor has	more than	ano.	
n in	onpriority ucluded in I	unsecured claim, list the credit	tor separately fo or holds a partic	r each claim. For each claim lis	sted, identify what type of claim it is. Do not in Part 3.If you have more than three r	ot list claim	s already	
	l p	- DANIK Delevere			NIII I			Total claim
4.1	Creditor's N	S BANK Delaware	Las	st 4 digits of account number _	NULL			\$ <u>3,068.00</u>
	Po Box 8		Wh	en was the debt incurred?	2014-2016			
	Number	Street						
			As	of the date you file, the claim is Contingent	: Check all that apply.			
	Wilmingt			Unliquidated				
,	City Who owes	State Zip C the debt? Check one.	Code	Disputed				
	Debtor 1	only						
	Debtor 2	•		oe of NONPRIORITY unsecured	claim:			
	=	and Debtor 2 only	片	Student loans				
	=	one of the debtors and another	Ц	Obligations arising out of a separat	-			
	_	if this claim relates to a mity debt		that you did not report as priority of Debts to pension or profit-sharing p				
		subject to offest?	Ц	e e per e e e per e e e e e e e e e e e				
	No			Other. Specify Credit Card or	Credit Use			
	Yes							

Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Case 17-17224 Page 20 of 66 **Document** Tiffany Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

	AUU I	
4.2 Capitalone	Last 4 digits of account number NULL	\$ <u>2,365.00</u>
Creditor's Name	When was the debt incurred? 2007-2016	
15000 Capital One Dr	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
D: 1	Contingent	
Richmond VA 23238	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Credit Card or Credit Use	
Yes	Other. Specify	
4.3 CCS/FIRST NATIONAL BAN	Last 4 digits of account number NULL	\$ 599.00
Creditor's Name		
500 E 60Th St N	When was the debt incurred? 2014-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Sioux Falls SD 57104	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes Citibant N. A.	0045	A 2 001 00
4.4 Citibank N.A.	Last 4 digits of account number 0245	\$ <u>2,881.00</u>
Creditor's Name 2365 Northside Dr Ste 30	When was the debt incurred? 2016-2016	
Number Street		
Nullibel Street		
	As of the date you file, the claim is: Check all that apply.	
San Diego CA 92108	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Unknown Credit Extension	
Yes		

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Page 21 of 66 Case Number (if known) **Document** Tiffany Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.5	City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>900.00</u>
	Creditor's Name		
	121 N. LaSalle St	When was the debt incurred?	
	Number Street		
	Room 107	As of the date you file, the claim is: Check all that apply.	
	Chicago II 60602	Contingent	
	Chicago IL 60602	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes City of Country Club Hills	Last A divita of consumt annual con	\$ 1,000.00
4.6	Creditor's Name	Last 4 digits of account number	5 1,000.00
	3700 W. 175th Place	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Country Club Hills IL 60478-4698	Unliquidated	
١.	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension or prone-snaming plans, and other similar debts	
	No	Other. Specify Fines	
	Yes		
4.7	City of Oak Forest	Last 4 digits of account number	\$ <u>100.00</u>
	Creditor's Name		
	15440 S. Central Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oak Forest IL 60452-2195	Contingent	
		Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No No	Other. Specify	
	Yes		

Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Case 17-17224 Page 22 of 66 Case Number (if known) **Document** Tiffany Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Comenity BANK **\$** 1.067.00

4.8 Contently Brank	Last 4 digits of account number	3 1,007.00
Creditor's Name		
2365 Northside Dr Ste 30	When was the debt incurred? 2016-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
San Diego CA 92108	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debior Forliy		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
 		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Bobie to periodit of profit ditaring plane, and other diffinite dobb	
_		
No	Other. Specify Unknown Credit Extension	
Yes		
4.9 Comenity BANK	Last 4 digits of account number 3245	\$ 2,016.00
7.0	Last 7 digits of account number	Ψ
Creditor's Name	When was the debt incurred? 2016-2017	
2365 Northside Dr Ste 30	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
San Diego CA 92108		
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
who owes the dept? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Unknown Credit Extension	
│	Other. Specify	
Yes	AUUT	
4.10 Discover FIN SVCS LLC	Last 4 digits of account number NULL	<u>\$_2,312.00</u>
Creditor's Name		
Po Box 15316	When was the debt incurred? 2013-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Wilmington DE 10050	Contingent	
Wilmington DE 19850	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
At least one of the deptors and another	_	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
	Condit Cond on Condit III	
No Yes	Other. Specify Credit Card or Credit Use	

Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Case 17-17224 Page 23 of 66 Case Number (if known) **Document** Tiffany Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4 11 Edfinancial Services L **\$** 196.00 Last 4 digits of account number

4.11	Last 4 digits of account number	*
Creditor's Name	When was the debt incurred? 2000-2017	
120 N Seven Oaks Dr	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Knoxville TN 37922	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Пан а ж	
Yes	Other. Specify	
4.12 Edfinancial Services L	Last 4 digits of account number 4124	\$ 333.00
Creditor's Name		
120 N Seven Oaks Dr	When was the debt incurred? 2000-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Knoxville TN 37922	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes Falsing a sign of the second	5004	. 4 500 00
4.13 Edfinancial Services L	Last 4 digits of account number <u>5624</u>	\$ <u>1,500.00</u>
Creditor's Name 120 N Seven Oaks Dr	When was the debt incurred? 2017-2017	
	When was the dest incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Knowille TN 27022	Contingent	
Knoxville TN 37922	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Page 24 of 66 Case Number (if known) **D**ocument Tiffany Μ Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
4.14	Equifax	Last 4 digits of account number		\$ <u>0.00</u>
	Creditor's Name PO Box 740241	When was the debt incurred?	5/26/2017 12:00:00 AM	
	Number Street	When was the dept incurred:		
	Number Sueet			
		As of the date you file, the claim is:	Check all that apply.	
	Atlanta GA 30374	Contingent		
	City State Zip Code	Unliquidated		
v	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority clai	ims	
-	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify		
	Yes			0.00
4.15	Experian	Last 4 digits of account number		\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred?	5/26/2017 12:00:00 AM	
	PO Box 2002	When was the debt incurred?	<u></u>	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Allen TV 75012	Contingent		
	Allen TX 75013 City State Zip Code	Unliquidated		
l v	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
Ī	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans		
l ř	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
1 7	Check if this claim relates to a	that you did not report as priority clai	-	
-	community debt	Debts to pension or profit-sharing pla		
Is	the claim subject to offest?			
	No	Other. Specify		
	Yes			
4.16	First National Credit Card	Last 4 digits of account number		<u>\$ 599.00</u>
	Creditor's Name			
	PO Box 3038	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Evansville IN 47730-3038	Unliquidated		
v	City State Zip Code /ho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
1 7	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans	M	
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
		that you did not report as priority clai	-	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing pla		
ls	the claim subject to offest?	Denis to pension or pront-snaring pia	ano, and outet attitud debta	
Ì	No	Other. Specify Credit Card or C	Credit Use	
[Yes	Other. Specify	·· ······	

Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Case 17-17224 Page 25 of 66 Case Number (if known) **Document** Tiffany Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Kohls/Capone \$ 823.00 Last 4 digits of account number

4.17		T
Creditor's Name	2042-2046	
N56 W 17000 Ridgewood Dr	When was the debt incurred? 2013-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Menomonee Falls WI 5305	Contingent	
City State Zip C	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	-	
No	Other. Specify Credit Card or Credit Use	
Yes	Offici. Openity	
4.18 MABT/Contfin	Last 4 digits of account number	\$ 770.00
Creditor's Name		-
PO Box 8099	When was the debt incurred?	
Number Street		
Number Street		
<u> </u>	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Newark DE 197	14 Unliquidated	
City State Zip C		
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	_	
.	Other. Specify	
Yes MBB	Last 4 digits of account number 3502	\$ 482.00
4.19	Last 4 digits of account number 3502	\$_402.00
Creditor's Name	When was the debt incurred? 2015-2015	
1460 Renaissance Dr	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Park Ridge IL 6006	68 Unliquidated	
City State Zip C	Code —	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		

Record # 745557

Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Case 17-17224 Page 26 of 66 Case Number (if known) Dacument Tiffany Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 482.00 4.20 Last 4 digits of account number _ Creditor's Name 2015-2015 1460 Renaissance Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Park Ridge 60068 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Mcydsnb NULL \$ 1,420.00 Last 4 digits of account number Creditor's Name 2013-2016 Po Box 8218 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent OH 45040 Mason Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Merrick BANK CORP NULL \$ 1,586.00 Last 4 digits of account number 4.22 Creditor's Name 2015-2017 Po Box 9201 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Old Bethpage 11804 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Page 27 of 66 Number (if known) Dacument Tiffany Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Midwest Anesthesiologists Ltd. \$ 482.00 Last 4 digits of account number _ Creditor's Name 185 Penny Ave. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent East Dundee 60118 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes \$ 700.00 Salute Last 4 digits of account number 4.24 Creditor's Name PO Box 790183 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent MO 63179 Saint Louis Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes SYNCB/JC Penney \$ 937.00 Last 4 digits of account number 4.25 Creditor's Name Po Box 965007 When was the debt incurred?

Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Case 17-17224 Page 28 of 66 Case Number (if known) **Document** Tiffany Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.26 Syncb/TJX COS \$ 723.00 Last 4 digits of account number

7.20			
	Creditor's Name	When was the debt incurred? 2013-2016	
	Po Box 965005	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orlando FL 32896		
	City State Zip Code	Unliquidated	
l v	Who owes the debt? Check one.	Disputed	
1	Debtor 1 only		
1 7	=	T (NONDRIODITY)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 [Check if this claim relates to a	that you did not report as priority claims	
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?	-	
	No	Other. Specify Credit Card or Credit Use	
Ī	Yes	Cutoff. Spoolify	
4.27	SYNCB/Wal-Mart	Last 4 digits of account number	\$ 1,830.00
7.21	Creditor's Name		
	PO Box 965024	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orlando FL 32896	Unliquidated	
	City State Zip Code	☐ Disputed	
_ <u>v</u>	Who owes the debt? Check one.	L Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l î	Debtor 1 and Debtor 2 only	Student loans	
1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=		
[Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
"	s the claim subject to offest?	_	
	No	Other. Specify	
\vdash	Yes		
4.28	Synchrony BANK	Last 4 digits of account number <u>1957</u>	\$ 937.00
	Creditor's Name	2040-2047	
	2365 Northside Dr Ste 30	When was the debt incurred? $\underline{2016-2017}$	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	San Diego CA 92108	Contingent	
	City State Zip Code	Unliquidated	
l v	Who owes the debt? Check one.	Disputed	
1	Debtor 1 only		
1		T (NONDRIODITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
1 7	Voc		

Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Case 17-17224 Page 29 of 66 Case Number (if known) Dacument Tiffany Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Synchrony BANK \$ 1,830.00 Last 4 digits of account number _ Creditor's Name 2016-2017 2365 Northside Dr Ste 30 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent San Diego CA 92108 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Unknown Credit Extension Yes Transunion \$ 0.00 Last 4 digits of account number Creditor's Name 5/26/2017 12:00:00 AM PO Box 1000 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 19022 Chester PA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Victoria S Secret 8643 \$ 1,084.00 Last 4 digits of account number Creditor's Name 2016-2016 16 Mcleland Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Saint Cloud MN 56303 Unliquidated City State Zip Code

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Page 30 of 66 Case Number (if known) **Document** Tiffany Debtor 1 First Name **\$** 150.00 Village of Oak Lawn 4.32 Last 4 digits of account number Creditor's Name 9446 S. Raymond When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Oak Lawn Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Fines

community debt
Is the claim subject to offest?

No

List Others to Be Notified for a Debt That You Already Listed

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main

Page 31 of 66 Document Tiffany Debtor 1

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Clerk, Sixth Mun Div On which entry in Part 1 or Part 2 list the original creditor? Part 1: Creditors with Priority Unsecured Claims 16501 S. Kedzie Line 4 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number IL 60426 Last 4 digits of account number ____ 0245____ Markham State Zip Code Blatt Hasenmiller Leibsker & Moore LLC On which entry in Part 1 or Part 2 list the original creditor? Line 4 of (Check one): Part 1: Creditors with Priority Unsecured Claims 8605 Broadway Part 2: Creditors with Nonpriority Unsecured Claims Number Street Last 4 digits of account number _____0245 IN 46410 Merrillville City State Zip Code Medical Business Bureau On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 1219 Line 23 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Park Ridge IL 60068 Last 4 digits of account number ____ ___ State Zip Code City Clerk, Sixth Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 16501 S. Kedzie Line 28 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Markham II 60426 Last 4 digits of account number _____ 1957_____ State Zip Code Blatt, Hasenmiller, Leibsker & Moore LLC On which entry in Part 1 or Part 2 list the original creditor? Line 28 of (Check one): Part 1: Creditors with Priority Unsecured Claims 10 S. LaSalle St. Ste 2200 Part 2: Creditors with Nonpriority Unsecured Claims Street Number Last 4 digits of account number _____1957 IL 60603 Chicago State Zip Code City Clerk, Sixth Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 16501 S. Kedzie Part 1: Creditors with Priority Unsecured Claims Line 29 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street Markham II 60426 Last 4 digits of account number _____8319____

State Zip Code

City

Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Case 17-17224 Page 32 of 66 Case Number (if known) **Document** Tiffany Debtor 1 Last Name Blatt Hasenmiller Leibsker & Moore LLC On which entry in Part 1 or Part 2 list the original creditor? Line 29 of (Check one): Part 1: Creditors with Priority Unsecured Claims 8605 Broadway Part 2: Creditors with Nonpriority Unsecured Claims Number Street Last 4 digits of account number _____ 8319_____ Merrillville 46410 City State Zip Code

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Page 33 of 66 Case Number (if known)

Debtor 1

Tiffany

Add the Amounts for Each Type of Unsecured Claim

DQcument

ı	6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
	Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total . Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$009
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	2 020 00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$ 2,029.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other	6g.	\$

Schedule E/F: Creditors Who Have Unsecured Claims

Fil	ll in this in	Caso 17 formation to iden		Filad 06/05/17	Entered 06/05/17 : 4 of 66	15:23:19	Desc Main	
D	obtor 1	Tiffany	М	Moye				
D	ebtor 1	First Name	Middle Name	Last Name				
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name				
		Donkruntov Court fo						
	ase Number		r the : <u>NORTHERN</u> District of	(State)			Check if this is an	1
	f known)						amended filing	
Off	icial F	orm 106G						
Be as inforr additi 1. D	s complete mation. If n ional pages to you hav No. Ch Yes. Fill	and accurate as nore space is needs, write your name any executory the eck this box and so in all of the inform	eded, copy the additional page the and case number (if known) contracts or unexpired leases submit this form to the court wit mation below even if the contra	le are filing together, bot e, fill it out, number the e). ? h your other schedules. Y cts or leases are listed in	n are equally responsible for suntries, and attach it to this page. Ou have nothing else to report on Schedule A/B: Property (Official I	this form. Form 106A/B)		12/15
e	-	nt, vehicle lease,			Then state what each contract uction booklet for more examples	-		
	Person or	company with w	hom you have the contract or	lease	State what the	contract or lease	e is for	
2.1								
	Name							
	Number	Street			-			
	City		State Zip	o Code	-			
2.2								
	Name				•			
	Number	Street			-			
	City		State Zip	o Code	-			
2.3								
	Name							
	Number	Street			-			
	City		State Zip	o Code	-			
2.4								
	Name							
	Number	Street			-			
	City		State Zip	o Code	-			
2.5								
	Name				•			
	Number	Street			-			

State Zip Code

City

Official Form 106G

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Tiffany	М	Moye			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _				
Case Number	:г		(State)			
(If known)						

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, write your name an	d case number (if known). Answe	er every question.	
1. D	o you have any codebtors? (If you a	re filing a joint case, do not list eith	ner spouse as a codel	otor.)
	No.			
	Yes			
	lithin the last 8 years, have you lived rizona, California, Idaho, Lousiiana, N	• • • •	• '	nity property states and territories include and Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spouse, former spor	use, or legal equivalent live with yo	u at the time?	
		e or territory did you live?	Fill in	the name and current address of that person.
	Name of your spouse, former spouse or	legal equivalent		
	Number Street			
	City	State	Zip Code	
3	chedule E/F, or Schedule G to fill ou	t Column 2.		Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	

Official Form 106H Record # 745557 Schedule H: Your Codebtors Page 1 of 1

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Page 36 of 66

				<u> </u>
Fill in this ir	nformation to ident	ify your case:		
Debtor 1	Tiffany	М	Moye	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
	, ,	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date

Schedule I: Your Income

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment						
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse		
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed		
	Include part-time, seasonal, or self-employed work.	Occupation	Program Coordina	ator			
	Occupation may Include student or homemaker, if it applies.	Employers name Employers address	Central Plaza Hon				
			Chicago, IL 60644		,		
		How long employed there?	Since 9/1/2003				
Pa	Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.						
				For Debtor 1	For Debtor 2 or non-filing spouse		
2.		y and commissions (before all pa calculate what the monthly wage w	-	\$2,843.94	\$0.00		
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00		
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,843.94	\$0.00		

Official Form 106I Record # 745557 Schedule I: Your Income Page 1 of 2 Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 37 of 66

М Tiffany Debtor 1 First Name Middle Name Last Name Case Number (if known) _

			For Debtor 1	For Debtor 2 or non-filing spouse	
C	opy line 4 here	4.	\$2,843.94	\$0.00	
	all payroll deductions:				
	a. Tax, Medicare, and Social Security deductions	5a. 	\$825.20	\$0.00	
	o. Mandatory contributions for retirement plans	5b. —	\$0.00	\$0.00	
50	c. Voluntary contributions for retirement plans	5c. _	\$65.00	\$0.00	
	d. Required repayments of retirement fund loans	5d. _	\$0.00	\$0.00	
	e. Insurance	5e.	\$210.23	\$0.00	
	Domestic support obligations	5f. 	\$0.00	\$0.00	
	g. Union dues	5g. —	\$0.00	\$0.00	
	n. Other deductions. Specify:	5h. _	\$128.96	\$0.00	
	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,229.39	\$0.00	
	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,614.56	\$0.00	
8. List a	all other income regularly received:				
88	a. Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
81	o. Interest and dividends	8b.	\$0.00	\$0.00	
80	c. Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
	dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
80	d. Unemployment compensation	8d.	\$0.00	\$0.00	
86	e. Social Security	8e.	\$0.00	\$0.00	
8f	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the				
	Supplemental Nutrition Assistance Program) or housing subsidies.				
	Specify:				
80		8g. 	\$0.00	\$0.00	
8h		8h. 	\$728.00	\$0.00	
9. A	dd all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$728.00	\$0.00	
10. C	alculate monthly income. Add line 7 + line 9.	10.	\$2,342.56 +	\$0.00	\$2,342.56
A	dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	+=,c :=:cc	ψο.σσ	ψ <u>2</u> ,04 <u>2</u> .00
In ot D	tate all other regular contributions to the expenses that you list in Schedule. clude contributions from an unmarried partner, members of your household, you ther friends or relatives. o not include any amounts already included in lines 2-10 or amounts that are not pecify:	ır dependen	,	Schedule J.	11. \$0.00
	dd the amount in the last column of line 10 to the amount in line 11. The resu		•		
	rite that amount on the Summary of Schedules and Statistical Summary of Cert		es and Related Data, if it	applies	12. \$2,342.56
_	o you expect an increase or decrease within the year after you file this form? X No. Yes. Explain:				

	omiation to identity your t					
Debtor 1 Debtor 2 (Spouse, if filing) United States B Case Number (If known) Official Fo	Tiffany First Name First Name Bankruptcy Court for the :NC Orm 106J J: Your Expe	M Middle Name Middle Name DRTHERN DISTRICT OF	Moye Last Name Last Name ILLINOIS are filing together, both are of	A supple income a MM / DD A separa maintain	ement showing post as of the following of 0 / YYYY ate filing for Debtor is a separate house	2 because Debtor 2 ehold. 12/14
question.	eeded, attach another she	et to this form. On the	top of any additional pages,	write your name and case n	number (if known). Ar	nswer every
1. Is this a join X No. Go Yes. Do 2. Do you ha	o to line 2. oes Debtor 2 live in a sepa No. Yes. Debtor 2 must file ave dependents?	e a separate Schedule	J.	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2.	Debtor 1 and		is information for nt	Son Nephew Nephew	19 8 10	No X Yes No X Yes No X Yes X No Yes X No Yes
expenses	expenses include of people other than and your dependents?	X No Yes				
Estimate your e expenses as of the applicable d	a date after the bankrupto late. es paid for with non-cash	uptcy filing date unles cy is filed. If this is a su government assistanc	es you are using this form as upplemental <i>Schedule J</i> , che te if you know the value come (Official Form 106I.)		form and fill in	four expenses
any rent for If not incl 4a. Rea 4b. Prop	or the ground or lot. luded in line 4: ll estate taxes perty, homeowner's, or rent	ter's insurance	ce. Include first mortgage pay	ments and	4. 4a. 4b.	\$600.00 \$0.00 \$0.00 \$20.00
	ne maintenance, repair, and neowner's association or co				4c. 4d.	\$0.00

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Page 39 of 66
Case Number (if known) _

Document Tiffany Μ Debtor 1 First Name Middle Name Last Name

			Your expenses
5. <i>I</i>	Additional Mortgage payments for your residence, such as home equity loans	5.	\$0
. t	Jtilities:		
6	Sa. Electricity, heat, natural gas	6a.	\$195
6	Sb. Water, sewer, garbage collection	6b.	\$110
6	Sc. Telephone, cell phone, internet, satellite, and cable service	6c.	\$115
6	6d. Other. Specify:	6d.	\$ 0
'. I	Food and housekeeping supplies	7.	\$300
3. (Childcare and children's education costs	8.	\$ 0
9. (Clothing, laundry, and dry cleaning	9.	\$25
0. I	Personal care products and services	10.	\$30
1. I	Medical and dental expenses	11.	\$0
	Fransportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$150
3. i	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0
4. (Charitable contributions and religious donations	14.	\$ 0
5. I	nsurance.		
[Oo not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$0
	5b. Health insurance	15b.	\$ 0
	5c. Vehicle insurance	15c.	\$145
	15d. Other insurance. Specify:	15d.	\$0
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
5	Specify:	16.	\$0
7. I	nstallment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$0
	17b. Car payments for Vehicle 2	17b.	\$0
	17c. Other. Specify:	17c.	\$0
	17d. Other. Specify:	17d.	\$0
8. 1	our payments of alimony, maintenance, and support that you did not report as deducted		
f	rom your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.	\$0
9. (Other payments you make to support others who do not live with you.		
9	Specify:	19.	\$0
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	20a. Mortgages on other property	20a.	\$ 0
	20b. Real estate taxes	20b.	\$ 0
	20c. Property, homeowner's, or renter's insurance	20c.	\$ 0
_	20d. Maintenance, repair, and upkeep expenses	20d.	\$ C
2			

Official Form 106J Record # 745557 Schedule J: Your Expenses Page 2 of 3

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 40 of 66 Case Number (if known)

Deptor	1 Intan	y IVI	IVIOYC	Case Number (if known)		
	First Nan	ne Middle Name	Last Name			
21.	Other. S	pecify:		_	21.	\$0.00
22	Your mor	nthly expense: Add lines 4 through 21.			22.	\$1,690.00
		t is your monthly expenses.				
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	ncome) from Schedule I.		23a.	\$2,342.56
	23b.	Copy your monthly expenses from line 2	22 above.		23b. -	\$1,690.00
	23c.	Subtract your monthly expenses from your	our monthly income.		23c.	\$652.56
		The result is your <i>monthly net income</i> .	,			400 2.00
24.	Do you e	xpect an increase or decrease in your ex	openses within the year after you	file this form?		
		ple, do you expect to finish paying for you		• •		
		payment to increase or decrease becaus	e of a modification to the terms of	your mortgage?		
	X No					
	Yes.	Explain Here:				
1						

 Official Form 106J
 Record #
 745557
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this information to identify your case:					
Debtor 1	Tiffany	М	Moye		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS_ (State)		
Case Number (If known)			_		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read to correct.	he summary and schedules filed with this declaration and that they are true and
🗶 /s/ Tiffany M Moye	×
Signature of Debtor 1	Signature of Debtor 2
Date _05/30/2017	Date
MM / DD / YYYY	MM / DD / YYYY

Fill in this information to identify your case: Tiffany Debtor 1 Μ Moye Middle Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) Case Number Check if this is an (If known) amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numb	number (if known). Answer every question.							
D	City Dataile About Your Morital Status and When Yo	Live d Badana						
	Give Details About Your Marital Status and Where You Lived Before 01. What is your current marital status?							
01.	_							
	Married							
	Not married							
02	During the last 3 years, have you lived anywhere other than	n where you live now	v?					
	No.	,						
	Yes. List all of the places you lived in the last 3 years. Do	not include where yo	ou live now.					
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there				
03	Nithin the last 8 years, did you ever live with a spouse or l		community property state or territory? (Community					
	property states and territories include Arizona, California, l and Wisconsin.)	ldaho, Louisiana, Ne	vada, New Mexico, Puerto Rico, Texas, Washington,					
	No.							
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).						
Pa	Explain the Sources of Your Income							
	•							

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 43 of 66

Debtor 1 Tiffany M Moye Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$12,920 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$44,408 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$44,000 est Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 44 of 66

Tiffany М Moye Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Was this payment for... Total amount paid Amount you still owe payments \$ 22,212 **ALLY Financial 200 Renaissance** Monthly \$ 1,647 ■ Mortgage Car Ctr Detroit MI 48243 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 45 of 66

Debtor 1	Tiffany	M	Moye	Case Number (if known)	
	First Name	Middle Name	Last Name		
Li		uding personal injury cas		urt action, or administrative proceeding? es, collection suits, paternity actions, support or cus	tody
	No.				
	Yes. Fill in the details	S.			
			Nature of the case	Court or agency	Status of the case
	Midland Funding Ll	c VS Tiffany Moye	Collection	Circuit Court of Cook County, Sixth	Pending
	CASE NUMBER#1	7M63395		Municipal District	On appeal
					Concluded
	Midland Funding v.	Tiffany Moye	Contract	Circuit Court of Cook County, Sixth	Pending
				Municipal District	☐ On appeal
	2017-M6-003931				Concluded
	Midland Funding v.	Tiffany Move	Contract	Circuit Court of Cook County, Sixth	Pending
	widiana i dilang v.	Tillarly Woye	Contract	Municipal District	On appeal
	2017-M6-004233			Municipal Bistrict	Concluded
	2017 WIG 00 1200				
		filed for bankruptcy, was fill in the details below.	any of your property repossess	sed, foreclosed, garnished, attached, seized, or levie	ed?
	No. Go to line 11				
Ē	Yes. Fill in the inform	nation below.			
		ou filed for bankruptcy, ment because you owed		ank or financial institution, set off any amounts f	om your accounts
	No. Go to line 11				
	Yes. Fill in the inform	nation below.			
				possession of an assignee for the benefit of cred	itors, a
		r, a custodian, or anothe	er official?		
7	No. Yes.				
Part	List Certain Gift	s and Contributions			
13 W	ithin 2 years before yo	ou filed for bankruptcy,	did you give any gifts with a to	otal value of more than \$600 per person?	
	No.				
_	Yes. Fill in the details				
14 W	ithin 2 years before yo	ou filed for bankruptcy,	did you give any gifts or contr	ibutions with a total value of more than \$600 to ar	y charity?
	No.				
	Yes. Fill in the details	s for each gift.			
Part	6 List Certain Los	ses			
	ithin 1 year before you ambling?	u filed for bankruptcy or	since you filed for bankruptc	y, did you lose anything because of theft, fire, oth	er disaster, or
	No.				
	Yes. Fill in the details	s for each gift.			
	_				
Pari	List Certain Pay	ments or Transfers			

Record # 745557

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 46 of 66

Debit		le Name	Last Name	Case	varibei (ii kilowii) _		
16	Within 1 year before you filed for ba consulted about seeking bankruptc			ı your behalf pay or trans	fer any property	to anyone y	/ou
	Include any attorneys, bankruptcy p			ncies for services require	ed in your bankrı	uptcy.	
	☐ No.						
	Yes. Fill in the details						
	Party Contact Info		Description and value of	any property transferred		e payment ransfer	Amount of payment
	Geraci Law L.L.C.						Payment/Value:
	55 E. Monroe Street #3400						\$4,000.00: \$0.00 paid prior to filing,
	Chicago,IL 60603						balance to be paid through the plan.
							unough the plan.
	Party Contact Info		Description and value of	any property transferred		e payment ransfer	Amount of payment
			Credit Counseling Service	s			#05.00
	Hananwill Credit Counseling		3		2017		\$25.00
	_115 N. Cross St. _Robinson, IL 62454						
	NODINSON, IL 02404						
	_						
17	Within 1 year before you filed for ba promised to help you deal with you Do not include any payment or trans	r creditors or to	make payments to your cre		fer any property	to anyone v	vho
	Yes. Fill in the details.						
18	Within 2 years before you filed for b transferred in the ordinary course o Include both outright transfers and Do not include gifts and transfers the	f your business transfers made a	or financial affairs? as security (such as the gra	anting of a security intere			
	No.						
	Yes. Fill in the details for each gif	t.					
19	Within 10 years before you filed for beneficiary? (These are often called			to a self-settled trust or s	similar device of	which you a	ire a
	No.						
	Yes. Fill in the details for each gif	t.					
	art 8: List Certain Financial Accoun	nts. Instruments.	Safe Deposit Boxes, and Sto	rage Units			
20				-		, hanafit ala	
20	Within 1 year before you filed for ba sold, moved, or transferred? Include checking, savings, money in houses, pension funds, cooperative	narket, or other t	financial accounts; certific	ates of deposit; shares in	·		
	No.		. ,				
	Yes. Fill in the details.						
		Last 4 d	ligits of account number	Type of account or instrument	Date account was		balance before ing or transfer
					or transferred		

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 47 of 66

ebto	or 1	Littany	M	Moye	Case Number (if known)	
		First Name	Middle Name	Last Name		
21	-	ou now have, or di n, or other valuable	-	ear before you filed for bankruptcy, a	any safe deposit box or other depository	for securities,
	I	No.				
		Yes. Fill in the detail	S.			
				Who else had access to it?	Describe the contents	Do you still
22	Have	a you stored prope	rty in a storage unit o	r place other than your home within	1 year before you filed for bankruptcy?	have it?
			ity iii a storage uiiit o	i place other than your nome within	r year before you med for bankruptcy:	
	_	No.	•			
	П,	Yes. Fill in the detail	5.	Who else has or had access to it?	Describe the contents	Do you still
						have it?
P	art 9:	Identify Propert	y You Hold or Control f	or Someone Else		
23	-	ou hold or control someone.	any property that son	neone else owns? Include any prope	rty you borrowed from, are storing for, or	hold in trust
	1	No.				
	□ /	Yes. Fill in the detail	S.			
				Where is the property?	Describe the property	Value
Pa	art 10:	Give Details Ab	out Environmental Info	rmation		
For	the p	ourpose of Part 10,	the following definition	ons apply:		
	hazar	rdous or toxic subs	stances, wastes, or m	_	ning pollution, contamination, releases of water, groundwater, or other medium, stes, or material.	
		-	, facility, or property te, or utilize it, includ	· · · · · · · · · · · · · · · · · · ·	law, whether you now own, operate, or ut	ilize
				onmental law defines as a hazardous ntaminant, or similar term.	waste, hazardous substance, toxic	
Rep	ort a	III notices, releases	, and proceedings tha	at you know about, regardless of whe	en they occurred.	
24	Has	anv governmental	unit notified you that	vou may be liable or potentially liable	e under or in violation of an environment	al law?
		No.	-			
	_	Yes. Fill in the detail	S.			
			-	Governmental unit	Environmental law, if you know it	Date of notice
25						
25	Have	e you notified any g	jovernmental unit of a	any release of hazardous material?		
	=	No.				
	П,	Yes. Fill in the detail	S.	Governmental unit	Environmental law, if you know it	Date of notice
				Governmental unit	Liviloimental law, if you know it	Date of notice
26	Have	e you been a party	in any judicial or adm	inistrative proceeding under any env	vironmental law? Include settlements and	orders.
	I	No.				
		Yes. Fill in the detail	S.			
				Court or agency	Nature of the case	Status of the case
	-77	Give Details Abo	out Your Business or C	onnections to Any Business		
	art 11:			-		
27			-		ny of the following connections to any bu	siness?
		=		a trade, profession, or other activity,		
		=		ny (LLC) or limited liability partnersh	ilp (LLP)	
		∐A partner in a pa	•	cutive of a corporation		
		_		or equity securities of a corporation		
			and touring	2. 24m., eccarmos er a corporation		

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main

Debtor 1	Tiffany	М	Moye	Case Number (if known)
CDIOI 1	First Name	Middle Name	Last Name	Cook Name (I Mileting
	No. None of the above	ve applies. Go to Part 12.		
	Yes. Check all that a	pply above and fill in the de	tails below for each busine	ess.
28 Wi				
****	tnin 2 years before yo titutions, creditors, c		you give a financial stat	ement to anyone about your business? Include all financial
	No.			
	Yes. Fill in the details	S. Date is	ound	
Part 12	2 Sign Below	Date is	sueu	
r art 12	Sign Below			
×	/s/ Tiffany M Moy	•	×	
~	Signature of Debtor			ture of Debtor 2
	Date 05/30/2017 MM / DD / Y	000/	Date	MM / DD / YYYY
	MM / UU / Y	7 Y Y Y		MM / DD / YYYY
Did y	you attach additional	pages to Your Statement	of Financial Affairs for In	dividuals Filing for Bankruptcy (Official Form 107)?
	No			
□ `	Yes			
Did y	you pay or agree to p	ay someone who is not an	attorney to help you fill	out bankruptcy forms?
	No			
□`	Yes. Name of person	1		Attach the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 49 of 66

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re								
Tiff	fany M Moy	ye / Debtor					Case No:		
							Chapter:	Chapter 13	
			DISCL	OSURE OF COM	IPFNSATION O	F ATTORNEV	FOR DEE	RTOR	
	npensation p	oaid to me withi	29(a) and Fed in one year bet	Bankr. P. 2016(b fore the filing of the bettor(s) in contem), I certify that I are petition in bank	nm the attorney for	or the abov d to be paid	re named debtor(d to me, for servi	ices
	For legal	services, I have	agreed to acc	ept	\$4,000.00				
	Prior to th	ne filing of this	statement I ha	ve received	\$0.00				
	Balance D	Due			\$4,000.00				
2.		e of the comper	nsation paid to	me was:					
	Deb	tor(s)	Other: (sp	pecify)					
3.	The source	e of compensati	ion to be paid	to me is:					
	Del	btor(s)	Other: (sp	ecify)					
4.		e not agreed to law firm.	share the abov	ve-disclosed compo	ensation with any	other person unl	less they ar	re members and a	issociates
		y law firm. A c		isclosed compensa eement, together v					
5.	In return for case, inclu		sclosed fee, I h	nave agreed to reno	ler legal service f	for all aspects of t	the bankru	ptcy	
	-		or's financials	situation, and rend	ering advice to th	e debtor in deterr	mining who	ether to file a pet	ition in
		ruptcy;							
	_			on, schedules, stat		-			0
	c. Repre	esentation of the	e debtor at the	meeting of creditor	ors and confirmati	ion hearing, and a	any adjour	ned hearings the	reof;
6.	By agreem	nent with the de	btor(s), the ab	ove-disclosed fee	does not include t	the following serv	vice:		
		-	•	Cling is a complete station of the debto	•	greement or arra	•	or	
		Date: 06/0	02/2017	,	s/ Tarek Muhan	ımad Khalil			
		Date Date			Signature of Attor		_		
				_	Geraci Law L.L.	C.			

Page 1 of 1 Record # 745557

Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 55 of 66

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 3. Before signing this agreement, the attorney has received ,\$ _______ toward the flat fee, leaving a balance due of \$ ______ ; and \$ ______ for expenses leaving a balance due for the filing fee of \$ ______
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 5 /20/17

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 17-17224 Doc 1

Cerace Law LRace 56 of 66

National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 1-866-925-1313 help@geracilaw.com

Date: 5/26/2017

Consultation Attorney: JMV

Record #: 745-557

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. months. The payment and length of the plan are based PLAN: The plan payment is estimated to be \$ per month for on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my ose, without a discharge, and I will be required to pay a fee to have it reopened. case may (Joint Debtor) Dated: Representing Geraci Law L.L.C.

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 57 of 66

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tiffany M Moye / Debtor	Bankruptcy Docket #:				
	Judge:				

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/30/2017 /s/ Tiffany M Moye

Tiffany M Moye

X Date & Sign

Record # 745557 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Filed 06/05/17 Entered 06/05/17 15:23:19 Page 58 of 66

Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 745557 Page 1 of 2 Record #

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main

Form B 201A, Notice to Consumer Debtor(s)

Document In re Tiffany M Moye / Debtor

Page 59 of 66

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/30/2017	/s/ Tiffany M Moye		
	Tiffany M Moye		
Dated: 06/02/2017	/s/ Tarek Muhammad Khalil		
	Attorney: Tarek Muhammad Khalil		

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 60 of 66

Debtor	1 Tiffany	Monique M	loye	Case Number	(if known)		
	First Name	Middle Name La	ast Name				
Part	Answer These Question	s for Reporting Purposes				•	
,	o. Market These decision						
7.7	What kind of debts do you have?	16a. Are your debts print as "incurred by an ind	marily consumer de ividual primarily for a p	ebts? Consumer debts are de personal, family, or household	lefined in 11 U.S.C. § 101(8) d purpose."		
	you mave:	No. Go to line 16l					
				ots? Business debts are deb gh the operation of the busin	ots that you incurred to obtain ness or investment.		
		No. Go to line 16					
		16c. State the type of debt	s you owe that are not	consumer debts or business	debts.	e State	
	Are you filing under Chapter 7?	No. I am not filing ur	nder Chapter 7. Go to	line 18.			
	Do you estimate that after	Yes. I am filing under	r Chapter 7. Do you es	stimate that after any exempt	t property is excluded and tribute to unsecured creditors?		
	any exempt property is	<u> </u>	Aperises are paid triat	idilds will be available to dist			
	excluded and	∏No.					
	administrative expenses	☐Yes.					
	are paid that funds will be available for distribution						
	to unsecured creditors?	i s					
18.	How many creditors do	1-49	1,00	00-5,000	25,001-50,000		
	you estimate that you	□ 50-99	5,00	01-10,000	50,001-100,000		
	owe?	☐ 100-199	□ 10,0	001-25,000	☐ More than 100,000)	
		2 00-999					
19.	How much do you	\$0-\$50,000		000,001-\$10 million	□\$500,000,001-\$1 t □\$1,000,000,001-\$1		
	estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	=	,000,001-\$50 million ,000,001-\$100 million	\$10,000,000,001-\$		
		\$500,001-\$1 million		0,000,001-\$500 million	☐More than \$50 billi		
20	How much do you	\$0-\$50,000	□\$1.(000,001-\$10 million	□\$500,000,001-\$1 I	billion	
20.	estimate your liabilities	\$50,001-\$100,000		,000,001-\$50 million	□\$1,000,000,001-\$		
	to be?	\$100,001-\$500,000	□ \$50	,000,001-\$100 million	\$10,000,000,001-9	\$50 billion	
		☐ \$500,001-\$1 million	□ \$10	0,000,001-\$500 million	☐ More than \$50 bill	ion	
Par	17: Sign Below						
For	you	I have examined this petition correct.	on, and I declare under	penalty of perjury that the in	nformation provided is true and		
		If I have chosen to file undo of title 11, United States Co under Chapter 7.	er Chapter 7, I am awa ode. I understand the r	ire that I may proceed, if eligi elief available under each ch	ible, under Chapter 7, 11,12, or apter, and I choose to proceed	13	
				agree to pay someone who is be required by 11 U.S.C. § 34	s not an attorney to help me fill (42(b).	out	
~		I request relief in accordan	ce with the chapter of f	title 11, United States Code,	specified in this petition.		
		i understand making a fals	e statement, concealin	g property, or obtaining mon 250,000, or imprisonment for	ey or property by fraud in conne	ction	
***************************************	•	18 U.S.C. §§ 152, 1341, 1					
		\mathcal{H}	1 1				
*		* SHZ I	$\wedge \wedge e$	-	<u> </u>		
***********		Signature of Debter		Sig	nature of Debtor 2		
			30,				
		Executed onMM	_/ <u>/2</u> 017	Exe	ecuted onMM / DD / YYY	Y	

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 61 of 66

	formation to ident		Mayo	
Debtor 1	Tiffany	Monique	Moye	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ILLINOIS (State)	
Case Number			(State)	
(If known)		· · · · · · · · · · · · · · · · · · ·		Check if this is an
(II KNOWN)				amended filing

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	·
to the same of the same	
you pay or agree to pay someone who is NO1 a	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
ler penalty of perjury, I declare that I have read	the summary and schedules filed with this declaration and that they are true and
	the summary and schedules filed with this declaration and that they are true and
	the summary and schedules filed with this declaration and that they are true and
	the summary and schedules filed with this declaration and that they are true and
Start of Dates 1	the summary and schedules filed with this declaration and that they are true and Signature of Debtor 2
Stomature of Debtor 1	
State 1	_ x

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 62 of 66

Debtor 1	Tiffany First Name	Monique Middle Name	Moye Last Name	Case Number (if known)			
***	. First Mattie	Muus Name	LOSI YELL			·	
	No. None of the ab	ove applies. Go to Part 12.	•	1			
	Yes. Check all that	apply above and fill in the de	tails below for each business.				
	*.						
	hin 2 years before titutions, creditors		you give a financial statement to	anyone about your bus	siness? Inclu	de all financial	
	No.						
$\overline{\sqcap}$	Yes. Fill in the deta	ails.					
_		Date is	eneg				
Part 12	Sign Below	***************************************					
, art re	Sign delow					· · · · · · · · · · · · · · · · · · ·	
- 18 U.	.s.c. §§ 152, 1341,	1519, and 3571.	x				
	Signature of Debte		Signature of De	btor 2	.		•
	Date 13	<u>/</u> 2017	Date				
	MM / DD /	YYYY		D / YYYY			
					**		
Did y	ou attach addition	al pages to Your Statement	of Financial Affairs for Individuals	Filing for Bankruptcy	(Official For	m 107)?	
	1-						
,							
· 🗆	res	A Company of the Comp					
Did y	ou pay or agree to	pay someone who is not an	attorney to help you fill out bankr	uptcy forms?			
	No.						
_	-			. Attach the Bankrupto	v Detition Dra	narar's Notice	
L	res. Name of pers	OII	21 20 CO			ature (Official Form 1	19).

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & WIAKE SURE OUR PETITION IS ACCURATE!!!

Dated: 5 /30 /2017

Tiffany Monique Moye

X Date & Sign

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 64 of 66

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tiffany Monique Moye / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

Dated: 5 1 3 2017

Tiffany Monique Moye

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 17-17224 Doc 1 Filed 06/05/17 Entered 06/05/17 15:23:19 Desc Main Document Page 65 of 66

Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Tiffany Monique Moye / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u>> / > </u>0/2017

Tiffany Monique Moye

X Date & Sign

Dated: 5 / 30 /2017

Attorney: Tarek Muhammad Khalil